

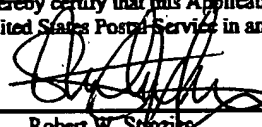
APR 24 2002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: Greenfeld, Samuel, L. et. al.
SERIAL NO: 10/036,102
FILED: 11/07/01

§ EXAMINER:
§ GROUP ART UNIT: 2122
§ DOCKET: 0009/01UTL
§
§
§

FOR: Bankruptcy Insurance Product and Method
For Implementing Same

EV 008607627US	CERTIFICATION UNDER 37 C.F.R. § 1.10	19 February 2002 Date of Deposit
I hereby certify that this Application and the documents referred to as enclosed therein are being deposited with the United States Postal Service in an envelope as "Express Mail Post Office to Addressee," addressed to:		
Commissioner for Trademarks BOX Missing Parts Washington, DC 20231-999		
 Robert W. Spozio		4/23/02 19 February 2002 Date of Signature

DECLARATION WITH POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

Bankruptcy Insurance Product and Method for Implementing Same

the specification of which is attached hereto.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. § 1.56(a).

I hereby **do not claim** foreign priority benefits under 35 U.S.C. § 119.

I hereby **do not claim** domestic priority benefits under 35 U.S.C. § 120.

I hereby claim provisional application priority benefits under 35 U.S.C. §119 (e) of any provisional application(s) under 35 U.S.C. §111(b) listed below:

PRIORITY PROVISIONAL APPLICATION(S)

		Priority Claimed
		(x)Yes ()No
(Provisional Number)	(Day/Mo./Yr.)	
60/246,412	11/07/00	(x)Yes ()No
(Provisional Number)	(Day/Mo./Yr.)	

POWER OF ATTORNEY

I hereby revoke any previous Powers of Attorney and appoint Robert W. Strozier, Registration No. 34,024 an attorney with the law firm of ROBERT W. STROZIER, P.L.L.C., 2925 Briarpark Dr, Suite 930, Houston, Texas 77042, Customer Number 23873, as its attorney with full power of substitution and revocation, to prosecute the application, to make alterations and amendments therein, to transact all business in the Patent and Trademark Office in connection therewith and to receive the Letters Patent.

I hereby direct that all correspondence and telephone calls be addressed to:

Robert W. Strozier
ROBERT W. STROZIER, P.L.L.C.
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I hereby declare that all statements made of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. § 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full Name: Samuel L. Greenfeld	
Signature: <i>Sam L. Greenfeld</i>	Date: 02-25-02
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Full Name: John Ventura

Signature:

Date:

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Post Office Address (if different):

Full Name: Lonnie B. Davis

Signature:

Date: 3-03-02

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U.S.

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Date:

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Residence:

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Post Office Address (if different):

Full Name:

Signature:

Date:

Citizenship:

Residence:

Post Office Address (if different):

SENT BY: LAW OFFICES OF JOHN VENTURA;

956-5046651;

4-17-02 2:55PM;

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713 223 1476;

04/18/02 14:55; JotFax #8/2; Page 3/3

Full Name: John Ventura

Signature: *John Ventura*

Date: 4-17-2002

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Date:

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Citizenship

Residence:

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